

THE ACADEMY

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EAGLE INSURANCE COMPANY, LONDON.

REPORT OF THE DIRECTORS for the Year and Quinquennium ending June 30, 1877, read at the Annual General Meeting of the Proprietors on August 22, 1877, GEORGE RUSSELL, Esq., the Chairman of the Company, in the Chair.

The seventieth year of the Company's existence and its fourteenth quinquennium have terminated on June 30 last, the Directors have to submit to the Proprietors a brief Report of the progress made during the year, and a Statement more in detail of the Company's Assets and Liabilities at the end of it, as ascertained after the usual exhaustive investigation.

The Annual Premiums on New Assurances effected during the year have amounted to 14,409l. 18s. 6d., and the Total Premiums to 23,756l. 18s. 6d.

The Premiums for Re-assurances amount to 63,984l. 7s. 10d., and the claims on Decease of Lives and from Endowment Assurances to 89,000l. 18s. 6d.

The Interest and Dividends on the Company's Investments have amounted to 137,045l. 16s. 6d., and if to this sum be added a balance of profits, viz., 5,468l. 4s. 6d., mainly arising from the sale of securities, the rate of interest for the year will be 4l. 13s. 3d. per cent.

The Expenses of Management for the year are 15,456l. 16s. 6d.

The operations of the year have resulted in the addition to the Company's Funds of 33,072l.

With regard to the results of the quinquennial investigation, the Directors invite attention to the Schedule annexed (the "Summary and Valuation of the Policies" furnished to the Board of Trade, not heretofore printed), which exhibits the sums assured in each class of Assurance with the Premiums payable in respect of them, and also the net liability determined by the valuation of the several contracts specified. This liability it will be seen, is estimated at the sum of 2,755,893l., and comprises every risk in force at the date of valuation. By the Balance Sheet also annexed it appears that the funds of the Company at that date, after deduction of all outgoings, amounted, exclusive of the Proprietors' capital, to the sum of 2,939,186l., and hence it follows that a surplus exists, available for distribution at the present time, of 183,893l.

Out of this surplus, the Directors propose to divide 180,432l., carrying forward 3,461l. to the next account.

It must be understood that, after disbursement of this sum, the Company will be left with a present surplus income of 54,361l. per annum, applicable solely to the payment of future expenses and to the formation of a fund for future divisions, and not required to meet the claims under existing assurance and annuity contracts; these last being provided for by a present reserve of 2,755,893l., and an income of 198,548l., now arising from annual premiums, and co-existent with the duration of the outstanding risks.

The portion of the surplus to be allotted to the Policy-holders is 14,586l., and the consequent amount to be added to each assurance will be communicated to those interested as soon as possible. The portion to be allotted to the Proprietors will suffice for the payment to them of 5s. 6d. per share, and such payment will be made on and after the first Monday in October next, together with the year's dividend then falling due.

The Directors have to express their great regret at the loss of their late colleague, Mr. Charles Chatfield. It will be for the Proprietors to elect a candidate to fill the vacancy thus created.

Mr. Russell, Mr. Murray, and Mr. Bischoff, who retire from the Direction this year, offer themselves for re-election. Mr. R. who retires from the Auditorship by rotation, also offers himself for re-election.

BALANCE SHEET OF THE EAGLE INSURANCE COMPANY ON JUNE 30, 1877.

LIABILITIES.

	£	s.	d.	£	s.	d.
Shareholders' Assurance Fund	167,867	10	0			
Reserve for Re-assurances	2,939,186	9	11			
Total Funds				3,107,053	19	11
Claims admitted	90,476	2	9			
Less amount paid	6,000	0	0			
Other Sums				84,476	2	9
Dividends	4,629	12	6			
Sundry Credits	1,463	11	4			
				6,093	3	10
				23,197,522	6	6

ASSETS.

	£	s.	d.	£	s.	d.
Mortgages on Property within the United Kingdom	1,779,848	19	3			
Loans on the Company's Policies	225,878	0	4			
Investments:						
in British Government Securities	193,014	8	4			
Colonial Government Securities	72,241	9	5			
Foreign Government Securities	152,969	6	4			
Railway Debenture Stocks, and fully paid-up Preference and other Stocks	145,656	10	1			
House Property	82,867	3	8			
Ground Rents	14,036	18	7			
Reversionary Interests	231,862	18	1			
Borough and Parochial Rates	102,869	15	9			
New York City Bonds	11,556	5	0			
Loans on Personal Securities	60,771	8	7			
Agency Balances	16,532	15	10			
Outstanding Premiums	16,234	15	6			
Interest	23,352	2	8			
Furniture and Fixtures	1,058	12	5			
Balances on Sundry Receiverships and Rental Accounts awaiting periodical adjustment	944	3	0			
Cash:						
On deposit	40,000	0	0			
In hand and on Current Account	17,556	13	8			
				57,556	13	8
				23,197,522	6	6

Examined and approved—
HENRY RUSSELL, Chairman.
WILLIAM R. BARKER, Deputy-Chairman.
GEORGE RUSSELL, Chairman.
CHARLES JELlicoe, Deputy-Chairman.
ROBT. ALEX. GRAY, Director.
GEORGE HUMPHREYS, Actuary and Secretary.

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DEPARTMENT OF EVENING CLASSES.

The THIRD WINTER SESSION will commence on THURSDAY, October 4, at 8 p.m., with a Public Reception of Past and Present Students and their friends.

The Musical Division includes separate or combined courses of instruction in harmony, counterpoint, canon and fugue, instrumentation, musical form, organ and pianoforte, solo and class singing, &c. Professors—Edmond Silas, J. G. Saunders, Mus.B., J. W. Hinton, M.A., Mus.D.; Bradbury Turner, Mus.B.; Humphrey J. Stark, Mus.B., &c. The Arts Division comprises classes in Latin, Greek, French, German, English Composition, Mathematics, Natural Sciences, &c. Professors—E. Passwater, LL.D.; W. J. Jennings, B.A.; A. Moleson, &c.; also a Matriculation Class for London University, under the direction of Philip Magnus, B.A., B.Sc. Lond.

The Manchester, Dublin, and Shrewsbury Branches will also reopen in October.

Prospectuses and other particulars may be had from the ASSISTANT-SECRETARY, Trinity College, Weymouth Street, Portland Place, W.

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QUEEN'S COLLEGE, GALWAY.

The SESSION 1877-78 will commence on TUESDAY, the 16th day of October, when the Supplemental, Scholarship, and other Examinations will be proceeded with, as laid down in the prospectus.

The Examination for Matriculation in the several Faculties of Arts, Law, Medicine, and in the Department of Engineering, will be held on FRIDAY, the 19th of October.

Further information and copies of the Prospectus may be had on application to the Registrar.

By order of the President
ARTHUR HILL CURTIS, M.A., LL.D., Registrar.

August 13, 1877.

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The CLASSES for the MICHAELMAS TERM will meet on THURSDAY, October 4. The Entrance Examination for New Pupils and for Candidates for Scholarships will be held at 10 A.M. on Tuesday, October 2. Individual Instruction in Vocal and Instrumental Music. Classes in Greek and for Conversation in Modern Languages will be formed, if practicable, on the entry of six names.

A Preparatory class has been formed for Girls of fourteen years and upwards, who are not able to pass the Entrance Examination. Boarders are received by Miss Woods, at 41 Harley Street, and Mrs. CARPENTER, opposite the College. An early application is requested, there being but a few vacancies.

Prospectuses, with full particulars, may be obtained on application to Miss GROVE, the Lady Resident, at the College Office.

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For prospectus of the new arrangements, address Mrs. CASE, Heath Brow, Hampstead, London, N.W.

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